

Vraid Systems Limited

vraidsys.com
1153 Bergen Pkwy Ste I-169
Evergreen, Colorado 80439-9501

Item 1: Introduction

Investment Advisory Agreement

November 2022

This Investment Advisory Agreement (“Agreement”) provides information about how Vraid Systems Limited (the “Advisor”, CRD# 323178) will provide investment advice in exchange for payment by the undersigned (the “Client”). If you have any questions about the content of this Agreement, please contact the Advisor by email at contact@vraidsys.com.

This agreement shall be governed under the laws of the State of Colorado.

Item 2: Agreement

The Client hereby engages the Advisor, subject to the Advisor’s acceptance, to provide investment advisory services with respect of the Client’s assets described in Exhibit A. The investment advisory services shall be rendered based on the following terms and conditions. This Agreement shall be governed and construed in accordance with the laws of Colorado.

Exhibit A: Assets / Goals / Topics

Assets	Client goals	Topics to be covered
Ex: 250,000USD CD maturing in 3 weeks	Ex: Deploying cash to start building a custom home. Where should I buy land?	Ex: Drought, fire, flood risk analysis. Ways to keep cash accessible, safe, and beating inflation. Suitable Zoning.

Item 3: Advisory Services

Financial planning services

Our core service is the production of Investment and Risk Reports on equity securities, mutual funds, exchange-traded funds, separately managed accounts, real estate, and other investment products. These reports are meant to provide the Client a solid understanding of the opportunities, trade-offs, risks, and costs involved with different investment choices they are interested in pursuing for their business, estate, retirement, or other goals.

Investment and Risk Reports are prepared by taking into consideration the Client's specific facts, circumstances, and restrictions. If a Client chooses to retain the Advisor and signs the Investment Advisory Agreement, which governs the relationship between the Client and the Advisor for financial planning services, the Advisor will meet with the Client to gather information about their financial circumstances, restrictions, and objectives. The Advisor may also use financial planning software to determine the Client's current financial position and to define and quantify the long-term goals and objectives. Once the long-term objectives, both financial and non-financial, are agreed on, specific answers to investment and risk topics will be researched and added to a report for delivery and presentation to the Client.

Financial plans are based on the Client's financial situation at the time the Advisor presents the plan. The Client must promptly notify the Advisor if their financial situation, goals, restrictions, objectives, or needs change during the course of our engagement, prior to the delivery of our recommendations.

Vraid Systems Limited primarily employs a fundamental analysis method in developing investment and risk management strategies for its Clients. Research and analysis are derived from Internet sources, financial media, and review of company activities. Fundamental analysis utilizes economic and business indicators as investment selection criteria. Vraid Systems Limited analyzes factors such as commodity prices, interest rates, and monetary supply to help forecast the future economic environment. This guides the Advisor's asset recommendations for specific portfolios. Climactic and geopolitical factors are considered in those areas that impact the overall economic environment. Clients should be aware that investing in securities always involves risk of loss.

The Advisor utilizes machine learning models on all of the information sources mentioned above to look for patterns, predict trends, and spot anomalies on individual securities or classes of securities a Client requests for targeted analysis, if we agree they make sense for the Client to focus on.

Vraid Systems Limited generally employs long-term investment recommendations for its Clients, as consistent with their financial goals.

Per the Investment Advisory Agreement, you are under no obligation to act on our financial planning recommendations. Should you choose to act on any recommendations, you will be responsible to place securities transactions with the custodian of your choosing.

Item 4: Custodial Arrangement

Vraid Systems Limited does not manage accounts. The nature of the Advisor and Client relationship is episodic; a Client is free to act on or do nothing with the recommendations of the Advisor.

Item 5: Compensation

For Clients who choose to engage the Advisor for *Financial planning services*, they should be aware that the nature of the Advisor and Client relationship is episodic; as a Client requests the Advisor's services, the Advisor and Client will agree upon a scope of work, the Advisor will complete the work, and the Advisor will invoice the Client.

Fees for *Financial planning services* are priced at a negotiable hourly rate of USD 150-300. At the delivery of the written report, Client will pay the agreed on total project cost via credit card, check, or wire. We do not deduct directly, as we do not have custodial access.

Project hourly rate: _____
Project estimated total cost: _____
Client representative's initials: _____

Clients should be aware that they will be responsible for all fees imposed for trading in their own accounts; which can include but not be limited to brokerage commissions, transaction costs, custodian fees, transfer fees, and/or taxes or penalties levied by governmental authorities. All fees paid to Vraid Systems Limited for its services are separate and distinct from the fees and expenses outlined above. In addition, the Advisor may recommend ETFs and mutual funds which have separate and distinct fees from the fees of the Advisor.

Item 6: Assignment

We will not assign (as defined in the Investment Advisers Act of 1940 and similar state statutes and rules) this Agreement without your prior written consent.

Item 7: Notice of Receipt and e-Delivery Consent

You acknowledge receipt of our Form ADV Part 2A, 2B, and the firm's privacy policy (per the Gramm-Leach-Bliley Act of 2001).

Client representative's initials: _____

By providing your email address immediately below, you consent to receive via e-mail all communications, documents, and notifications from us and will immediately notify us of any changes to your e-mail address.

Client's email address: _____

Item 8: Termination

Either of us may terminate this Agreement within 5 business days of signing without fee or penalty. If the Agreement is terminated after 5 business days of signing, but prior to the end of an advisory engagement, we will refund the unearned, prepaid portion of the Advisory Fee to you.

This contract will be considered complete and will terminate 2 business days after the Advisor delivers and presents analysis results.

Item 9: Signatures

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss risks with the Advisor.

Certified this _____ day of _____ in the year _____ .

Client - Name Signature Title

Advisor - Name Signature Title